

will refuse to keep them on hand in order that the workman on pay day may, if he desire, profit by the means of economizing 25 or 50 cents at the very moment when he receives his money—that is to say, at the moment when economy is easiest. Members of temperance societies will certainly see to it that the number of stamp deposits will be as large as possible.

School savings banks, established on the basis indicated by Mr. L. W. Sicotte in his testimony (pages 600 and 601, Que.), would have certainly for result to inculcate in children habits of economy, putting them at the same time in possession of capital which, however modest it might be, would have a great influence on the future of the little depositors.

But this State aid, far from doing injury to

MUTUAL BENEFIT SOCIETIES

can only strengthen them. Assurance against accidents, deposits in the "*Caisse de Retraite*" can be made by these societies, and many of them granting benefits of this kind may modify their regulations, so as to be able to profit largely by these Government institutions.

Mutual benefit societies can do much for the moral and material amelioration of workmen. In England and France they have as great an influence on the condition of workmen as trades unions have.

In these two countries these societies count millions of members, and their funds amount to considerable sums. Their success is due to a major cause: they are under the control of the State.

Saving is difficult for a workman, and when he has once undergone a loss he distrusts every society, and puts his money in bank, renouncing thus all the benefits of societies.

It is to remedy this state of things that in England, as in France, mutual benefit societies must get their regulations approved and their accounts audited by the Government. Numerous witnesses have pronounced in favor of this control for Canadian societies, a control which, according to them, has been promised by the authorities (pages 136, 216, 644, 813, Ont.).

But that ought not to limit the part of the State. It ought to do whatever these societies, especially the feeble ones, cannot do: it ought to study all these questions of mutual benefits, funds for the sick, workmen's insurance—in a word, it ought to prepare projects, combinations permitting the workingman to insure himself against sickness and death, and to do it under the most advantageous conditions.

Mutual benefit societies are too often founded on erroneous principles. Assessment by month is the same for all ages, and, the charges increasing with the time, it follows from this that the institutions so established are fatally called to disappear, to the great detriment of the members. The only English societies which have been able to maintain themselves and to prosper are those which have adopted entrance fees and assessments based upon the tables of mortality and of sickness of ordinary insurance.

All the projects which have just been set forth are of easy realization, and that without increasing the workingmen's expenses, if we can lighten them somewhat of the excessive charge which they have to pay under form of rent, and often of municipal tax.

WORKINGMEN'S DWELLINGS.

The question of rent, the increase of which has been almost continual during these last years, and has exceeded what laboring men have gained in increase of wages, will be settled only when workmen shall become owners.

It is undeniable that workmen are badly lodged, in houses badly built, unhealthy, and rented at exorbitant prices. To procure for the laboring man means of acquiring a property without increasing his expenses is a problem most easy of solution.